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April 10, 2017

Honorable John Sherwood, U.S.B.J.
U.S. Bankruptcy Court
50 Walnut St., 3rd Floor
Newark, NJ 07102

Re: Thomas Sgherzi, Debtor(s)
15-27936
Chapter 13
Proceeding: Trustee Default Certification
Hearing Date: To Be Determined

Dear Judge Sherwood:

Please accept this letter in limited response to the Trustee's Default Certification. The default is based on the fact that the debtor is \$670 in arrears.

This appears to be correct. However, the arrears appear to be not too significant and can likely be cured. The debtor may also elect to simply let the case be dismissed given the completion of the loan modification. We have contacted the debtor to discuss this but have not heard back and the deadline is today.

I therefore would request the court schedule a hearing on the matter to avoid automatic dismissal.

Respectfully submitted,

/S/ HERBERT B. RAYMOND, ESQ.

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